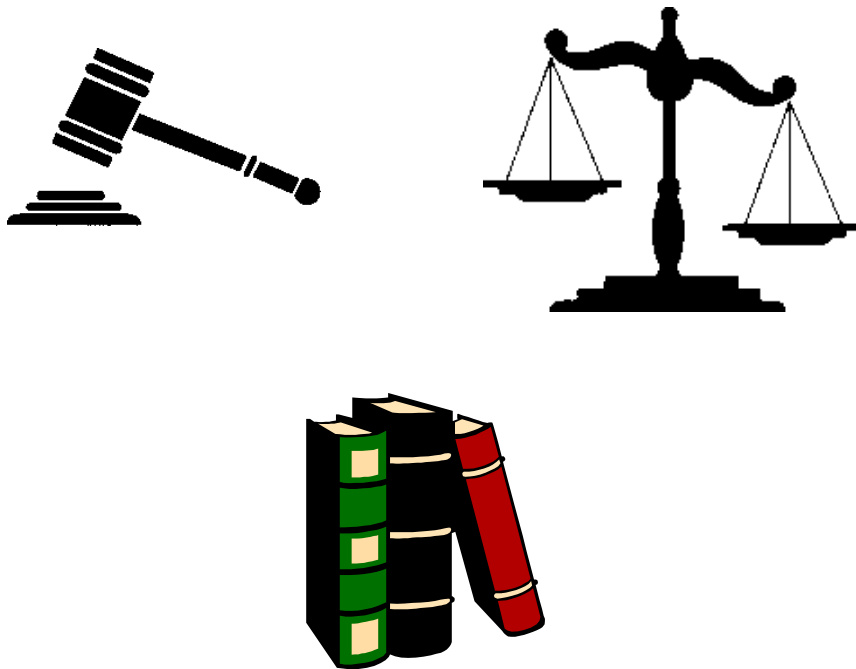


Executive Actions



Regulatory Developments and Trends

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1871. OCI was vested with broad powers to ensure that the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. The original intent of OCI has not changed drastically over the past 130 years. Wisconsin has a history of strong and sound regulation that allows flexibility to the insurance industry in the context of strong consumer protection. Activities during the past year reflect OCI's commitment to fostering this balance.

The strength of our insurance industry is consistent with the overall strength of Wisconsin's economy. Wisconsin has experienced a strong economy and a growing and competitive insurance industry. Wisconsin enjoys high rates of insured and relatively low automobile and homeowners premium rates in the country. Wisconsin's overall worker's compensation insurance rate declined for the sixth time in seven years. The annual fees paid by health care providers that participate in the Patient's Compensation Fund were decreased by 25%.

Wisconsin has some of the strongest laws in the country protecting our managed care consumers. We were one of the first states in the nation to complete the patient protections that are still being debated by Congress. In the last session, Wisconsin took two significant steps to enhance our patient protections. The process of independent review will allow Wisconsinites with concerns about health insurance claim decisions to have their cases reviewed by a third party. In addition, the Governor's budget added to the OCI staff a new managed care specialist who is charged with responding to more complex complaints, monitoring the managed care marketplace, and administering the independent review program.

As part of its mission to foster a competitive market-based economy, OCI has been involved in a number of efforts to inform and protect consumers, as well as to enhance the ability of insurance professionals to efficiently and fairly provide a range of business services.

Leading the Way and Protecting the Insurance Consumer

OCI's primary goal is to protect insurance consumers, which we do proactively and aggressively. One of the most important roles OCI provides to Wisconsin citizens is the handling of their insurance complaints. In 2000, OCI fielded approximately 44,000 general inquiries (mostly telephone) from the public regarding insurance and insurance related questions. We also investigated over 9,000 formal written complaints filed by Wisconsin consumers. These efforts,

along with market conduct examinations, helped recover almost \$3.7 million for insurance policyholders.

Wisconsin consumers who file complaints with our office give high marks to our consumer protections. We regularly survey individuals who have contacted our office for assistance to determine how we can improve. Our 2000 survey of more than 1,000 complainants showed that 92% said their complaint was handled promptly and 91% would contact the OCI again with an insurance problem.

Complaint handling is only part of the regulatory process. Preventing complaints by anticipating problems in the market and responding to them is also important. The state's Small Employer Health Insurance Task Force established by the Governor is a result of OCI's survey. The task force was formed after the agency received suggestions from complainants.

Educating and Informing the Insurance Consumer

Wisconsin consumers and the insurance industry are increasingly demanding continuous availability to information. The Internet offers unique opportunities in our continued efforts to provide insurance consumers with access to as much information as possible. Our goal is to help consumers make more informed choices when they are considering the purchase of insurance to avoid problems later on. In 2000, OCI added a frequently asked questions series on health, auto and homeowner's insurance to its website. The frequently asked questions series will give state residents another reference, available 24 hours a day to help them maneuver successfully through a sometimes complicated health care system, learn the different parts of an automobile and homeowner's policy and find tips on what to look for when comparing insurance policies.

We are constantly looking for new ways to get information to insurance consumers, and our efforts to make a useful, easy-to-understand Internet site are being recognized by Wisconsin consumers and national organizations. OCI received national recognition for its quality and quantity of consumer information, access to complaint information, quality of websites, etc. by the Consumer Federation of America (CFA). In three separate studies CFA awarded Wisconsin the highest possible grade.

It is also important for us to keep up with demographic changes in Wisconsin. Since 1996, OCI has sponsored and participated in open forums focusing on the Milwaukee urban insurance market. In response to input received at

our urban meetings, OCI published a Spanish version of its English-language brochure on homeowner's insurance. The Spanish translation is the first non-English consumer publication offered by OCI.

Facilitating E-Commerce that Protects and Benefits Consumers

Increasingly, the Internet is being used as a distribution channel for insurance. New entities are emerging that are statutorily required to have regulatory oversight. Consumer needs and the realities of the new financial services marketplace make regulation all the more critical. In order to identify and provide consumer safeguards, OCI initiated a process to identify insurer and agent websites and e-commerce activity and began developing a workplan to monitor and develop policy on regulation and enforcement of insurance electronic commerce activities.

The insurance-buying public and industry must be allowed to benefit from the broad range of opportunities that e-commerce offers. As e-commerce evolves, we will continue to identify necessary reforms that will facilitate e-commerce while maintaining important consumer protections.

Regulating the Business of Insurance

We also recognize that companies as well as consumers are well served by efficient, market-oriented regulation of the business of insurance. Insurance is not like other forms of business. In effect, the consumer is purchasing a promise from a company to pay a future obligation. A company must have adequate reserves to meet their future obligations. OCI has been involved in a number of efforts to ensure the reliability, solvency and financial solidity of the insurance industry. Major accomplishments in 2000 include:

- Examination of 47 domestic insurers.
- Analysis of financial statements of over 1,800 insurers.
- Review and enhancement of procedures for financial analysis and monitoring of licensed insurers.
- Implementation of TeamMate 2000, a paperless examination software program that increases the efficiency and quality on examinations of domestic insurance companies, into the financial examination process.

By maintaining an effective solvency regulation program, we add one more protection for consumers who deserve to know that their insurance company can and will pay claims on time and in full.

Enhancing Insurance Professionals

As part of its mission to foster a competitive market-based economy, OCI has been involved in a number of efforts to enhance the ability of insurance professionals to efficiently and fairly provide a range of business services. Among them are:

- Began the third continuing education biennial reporting period for agents. Continuing education provides an opportunity for agents to receive information on current issues so that they are knowledgeable about industry standards, as well as emerging trends.
- Continued involvement with the National Association of Insurance Commissioner's (NAIC) in the development of a National Producer Database. The database will speed up and simplify the licensing process and provide benefits to both regulators and industry. Wisconsin participated as a pilot state for the project and provides daily updates to the database along with 32 other states.
- Continued participation in the NAIC's Producer Information Network (PIN) Project. The goal of this committee, comprised of state regulators and industry representatives, is to improve the effectiveness and efficiency of the state licensing process through increased coordination, automation, standardization and reciprocity.

Wisconsin is one of 40 states to sign a Declaration of Uniform Treatment through the NAIC. This Declaration provides for the use of a national application for major-line nonresident licensing.

Regulatory Trends

The passage of the federal financial services Gramm-Leach-Bliley Act (GLBA) keeps the issue of state vs. federal regulation constantly before state regulators. The NAIC is spearheading a bold set of national initiatives that will move state insurance regulation far beyond the minimum requirements of GLBA in order to satisfy larger goals of regulatory uniformity and efficiency in such areas as agent licensing, national treatment of companies, speed-to-market for insurance products and market conduct reviews. OCI will continue to assume its leadership role among the states in insurance regulation to ensure that effective insurance regulation is maintained, that Wisconsin policyholders continue to be adequately protected, and that a stable business base for Wisconsin domestic insurers is provided.

We need to create the next generation of regulation that enhances market competition and regulates services and products, not just the insurance industry. Consumer

needs and the realities of the new financial services marketplace make state regulation of the insurance industry all the more critical. We must continue to work cooperatively with all our partners – governors, state legislators, federal officials, consumers, companies, agents, and other interested parties to facilitate, enhance and preserve what is most important about the state regulatory process.

Legislation

During 2000, Governor Thompson signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Revisor of Statutes, 1 E. Main St. (Lower Level), Madison WI 53702, or by calling (608)266-2011.

Legislative material also can be found on the Internet at this World Wide Web address:

<http://www.legis.state.wi.us/>

The list of Wisconsin laws follows:

1999 Wisconsin Act 79 – Patient Confidentiality Laws

Section: ss. 51.30 and 610.70, Wis. Stat.
Effective Date: May 6, 2000

Increased the penalty for violating the mental health record requirements contained in s. 51.30, Wis. Stat., related to patient confidentiality.

1999 Wisconsin Act 95 – Prohibited Practices Involving Domestic Abuse

Section: ss. 631.17 and 631.95, Wis. Stat.
Effective Date: For policies issued or renewed after November 1, 2000

Limits the ability of any insurer to use a history of domestic abuse or suspected domestic abuse for underwriting insurance coverage. Insurers are also required to give written notice of the reason for denying coverage under a group or individual life or disability policy.

1999 Wisconsin Act 115 – Immunizations for Children

Section: s. 632.895 (14), Wis. Stat.
Effective Date: For policies issued or renewed after November 1, 2000

Requires every disability insurance policy and every self-insured health plan of the state or a county, city, town, village or school district that provides coverage for the dependent of an insured to provide coverage of appropriate and necessary immunizations.

1999 Act 191 – Pre-Need Funeral Policies

Section: ss. 632.41 and 632.415, Wis. Stat.
Effective Date: July 1, 2000

Repeals minimum standards for benefits and compensation standards for pre-need funeral policies and allows insurers to issue multipremium funeral policies under certain conditions.

1999 Act 155 – Independent Review of Health Plans

Section: ss. 632.83 and 632.835, Wis. Stat.
Effective Date: December 1, 2000

Act 155 requires all group and individual health benefit plans to adopt internal grievance procedures. All health benefit plans will be required to adopt procedures to permit independent external review of health plan medical decisions under administrative rules issued by the Commissioner.

Administrative Rules

In 2000, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 3.09—Relating to Mortgage Guarantee Transaction Related to Affiliates

An insurance holding company system is two or more persons who are affiliates at least one of which is an insurer. An affiliate is any person who controls, is controlled by, or is under common control with another. This proposed rule change establishes standards for the transaction of mortgage guaranty business related to an affiliate when that affiliate insurer is at least 50% owned by another party. Existing rules prohibit such transactions.

Effective September 1, 2000

Ins 6.57 (4)—Relating to Lowering Resident Individual Intermediary-agent Listing Fees from \$8 to \$7 Per Year

Wisconsin has experienced a strong economy and a growing and competitive insurance industry. At the same time, OCI has been a good fiscal steward and has not grown at the same rate as the insurance industry, allowing OCI to reduce fee collections. Effective use of information technology and increased efficiency in agency operations has resulted in a reduced need for revenue from the industry. This change would lower the listing fees paid by insurers for resident agents from \$8.00 to \$7.00.

Effective July 1, 2000

Ins 6.59—Relating to Exemption of Attorneys Seeking Licensure for Title Insurance from Certain Testing Requirements

This revision would exempt licensed attorneys who have taken continuing legal education dealing with title insurance within the previous year from having to take the limited line test for title insurance prior to applying for a limited line title insurance license. All other licensing requirements would apply.

Effective November 1, 2000

Ins 9—Relating to Managed Care Plans

Most of these revisions are based on new requirements for managed care plans established in 1997 Wisconsin Act 237 and 1997 Wisconsin Act 155. Some of the requirements also apply to all group or individual health plans.

The definition of a managed care plan has been expanded to meet new statutory requirements. Medicare+ Choice, Medicare Select, plans that either directly or indirectly contract for use of providers, and most forms of group or individual health insurance that create financial incentives for policyholders to use a specified provider or group of providers are included in this definition. Financial requirements for health maintenance organizations and limited service health organizations have been repealed and recreated within ch. Ins 9.

Health maintenance organizations and limited service health organizations are required to submit quality assurance plans with their business plans. The grievance procedures for managed care plans, preferred provider plans and limited service health organizations have been expanded to meet new statutory requirements and to improve the review process. State statutes require managed care plans to ensure enrollees have reasonable access to health care providers. This rule outlines the method by which plans assure the commissioner that reasonable access will exist. Managed care plans are required to ensure continuing access, for a reasonable period of time, to providers who were represented to enrollees as available at the time the enrollee joined the plan if the provider leaves the plan during the plan year.

Effective March 1, 2000

Ins 17.01(3), 17.28(6) and 17.28(6a)—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for the Fiscal Year Beginning July 1, 2000

The commissioner of insurance, with the approval of the Board of Governors (Board) of the Patients Compensation Fund (Fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the Fund. This rule establishes those fees for the fiscal year beginning July 1, 2000. These fees represent a 25% decrease compared with fees paid for the 1999-00 fiscal year. The Board is also required to promulgate by rule the annual fees for the operation of the Patients Compensation mediation system, based on the recommendation of the director of state courts. This rule implements the director's funding level recommendation by establishing mediation panel fees for the next year.

Effective July 1, 2000

In 2000, OCI had the following emergency rules in effect:

Ins 17.01(3), 17.28(6a) and 17.28(6)—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for the Fiscal Year Beginning July 1, 2000

The commissioner of insurance, with the approval of the Board of Governors (Board) of the Patients Compensation Fund (Fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the Fund. This rule establishes those fees for the fiscal year beginning July 1, 2000. These fees represent a 25% decrease compared with fees paid for the 1999-00 fiscal year. The Board is also required to promulgate by rule the annual fees for the operation of the Patients Compensation mediation system, based on the recommendation of the director of state courts. This rule implements the director's funding level recommendation by establishing mediation panel fees for the next year.

Effective May 22, 2000

The Wisconsin Administrative Code—Rules of the Office of the Commissioner of Insurance and the Wisconsin Administrative Register are available from the Wisconsin Department of Administration - Document Sales at (608) 266-3358 and available on the internet at:

<http://www.legis.state.wi.us/rsb/code/>

Information regarding the status of OCI rules pending and the text of each change is available on the internet at:

<http://www.state.wi.us/agencies/oci/ocirules.htm>.

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2000 Commissioner O'Connell and her representatives were members of the following committees, task forces, and working groups of the NAIC.

Committees

Financial Condition (E) Committee
Health Insurance & Managed Care (B) Committee
NAIC/HCFA Liaison Committee

Financial Reporting Working Group
Financial Services Holding Company Analysis/
Examination/Review Working Group

Task Forces

Accounting Practices & Procedures (E) Task Force
Examination Oversight (E) Task Force
Financial Services Modernization (G) Task Force
Health Insurance (B) Task Force
International Holocaust Commission (H) Task Force
Market Conduct Examination Oversight (D) Task Force
Regulatory Framework (B) Task Force
Risk-Based Capital (E) Task Force
Senior Issues (B) Task Force
Year 2000 Industry Preparedness (EX) Task Force

Financial Services Modernization (G) Task Force
Troubled Company Issues Subgroup

Health Insurance & Managed Care (B) Committee
ERISA Working Group (Chair)

Information Systems (G) Task Force
Strategic Systems Planning Working Group

Market Conduct & Consumer Affairs (D) Committee
Agent Licensing Working Group
Market Conduct Issues Working Group

Market Conduct Examination Oversight (D) Task Force

NAIC Working/Study Groups/Subgroups

Accounting Practices & Procedures (E) Task Force
Emerging Accounting Issues Working Group
Property and Casualty Reinsurance Study Group
Statutory Accounting Principles Working Group

Life and Annuity Plan Examination Handbook
Working Group
Property and Casualty Plan Examination Handbook
Working Group

Examination Oversight (E) Task Force
Analyst Team System Oversight Working Group
Audit Software Subgroup
Audit Software Working Group
Financial Analysis Working Group (Chair)
Financial Analysis Handbook Working Group
(Chair)
Financial Analysis Research & Development
Working Group (Chair)
Financial Examiners Handbook Technical Group
Health Entities Working Group

Regulatory Framework (B) Task Force (Chair)
External Grievance Review Working Group
Managed Care Organization Working Group
Pharmaceutical Issues Working Group

Regulatory Re-Engineering (G) Task Force
SERFF Working Group (Chair)
Uniform Producer Licensing Initiatives
Working Group

Executive (EX) Committee
National Treatment of Companies Working Group
Speed to Market Working Group

Risk-Based Capital (E) Task Force
Health Organizations Risk-Based Capital Working
Group
Life Risk-Based Capital Working Group
Property and Casualty Risk-Based Capital Working
Group

Financial Condition (E) Committee
Confidentiality and Sharing of Information Working
Group

Senior Issues (B) Task Force (Chair)
Long-Term Care Insurance Working Group
Medicare Supplement Working Group
Senior Counseling Activities Working Group

Advisory Boards and Councils

Wisconsin law, s. 15.04, Wis. Stat., provides that heads of independent agencies may create and appoint such councils and committees as the operation of the agency requires. The insurance law, s. 601.20, Wis. Stat., authorizes the Commissioner to create advisory councils and committees to assist in dealing with regulatory problems. The Commissioner is to provide by rule for the creation, governance, duties, and termination of any council or committee that is established. The expert advice provided the Commissioner through these councils results in more efficient regulation of the insurance industry to the benefit of insurance consumers and insurers.

The Commissioner and staff members also serve on various councils and boards and thus aid Wisconsin residents by providing advice and suggestions on matters related to insurance regulation.

A description of the various councils and boards with which OCI is involved follows:

Group Insurance Board (Board)

Section 15.165 (2), Wis. Stat., created a Group Insurance Board in the Department of Employee Trust Funds. The Commissioner or designee is a member of the Board. The Group Insurance Board is authorized to enter into contracts with insurers to provide group insurance plans or to provide the benefits on a self-insured basis. It also provides general administrative policy for the group insurance programs for health care, income disability benefits, and life insurance authorized for state and other public employees under ch. 40, Wis. Stat. The specific powers of the Board are enumerated under s. 40.03 (6), Wis. Stat.

Insurance Security Fund Board (Board)

This Board administers the Insurance Security Fund established by ch. 646, Wis. Stat., to provide a mechanism for protecting insureds in the event of liquidation of insurers and to assess the cost of such protection among insurers. The Commissioner, along with the Attorney General, and the State Treasurer, are members of this Board and serve with ten representatives of insurers appointed by the Commissioner upon consideration of the recommendation of insurance organizations.

Patients Compensation Fund Board (Board)

The Board was created by s. 619.04 (3), Wis. Stat. It is a 13-member Board that consists of 3 insurance industry representatives, a member named by the Wisconsin Academy of Trial Lawyers, a member named by the State Bar Association, 2 members named by the State Medical Society of Wisconsin, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner who serves as the chair. The members as of December 31, 2000, were:

Mark Adams, State Medical Society, Madison
 Patricia Chritton, Milwaukee
 Mark Femal, Madison
 David Maurer, PIC Wisconsin, Madison
 Walter Moritz, M.D., Fort Atkinson
 Kermit Newcomer, M.D., La Crosse
 Rod Opsal, Wisconsin Hospital Association, Madison
 Dennis Robertson, Wisconsin Academy of Trial Lawyers, Madison
 Christopher Spencer, American Family Insurance, Madison
 Donald Taitelman, Quarles & Brady, Milwaukee
 Two Vacancies

Wisconsin Retirement Board

The Wisconsin Retirement Board is created in the Department of Employee Trust Funds by s. 15.165 (3) (b), Wis. Stat. It is a nine-member Board. Six members represent employers or employees who participate in the Wisconsin retirement system, one is a participating state employee, one is a public member, and one is the Commissioner or an experienced actuary in OCI. The Board studies and recommends alternative administrative policies, authorizes and terminates disability annuity payments, and considers administrative rules that relate to participants in the retirement system other than teachers.

Council on Fire Service Training Programs

This body, authorized by s. 15.947, Wis. Stat., functions under the State Board of Vocational, Technical and Adult Education, and furnishes advice and guidance to the Board in the establishment and maintenance of training programs in fire prevention and protection. The council is comprised of representatives from the Division of Emergency Government (Bureau of Civil Defense and Disaster Control), the Department of Workforce Development, and OCI, together with six members of fire departments appointed by the Governor for staggered six-year terms.

Joint Survey Committee on Retirement Systems

This committee performs duties mandated under s. 13.50, Wis. Stat. The committee is comprised of two majority party senators, one minority party senator, two majority party representatives to the assembly, one minority party representative to the assembly, an assistant attorney general, a member of the public selected by the Governor, the Commissioner or a designated experienced actuary in OCI, and the Secretary of the Department of Employee Trust Funds.

This committee evaluates all legislative proposals that would create or modify any system of retirement for public officers or employees. No such bill may be acted upon by the legislature until it has been referred to this committee for preparation of a written report. The report must indicate the probable cost involved, the effect of the proposal upon the actuarial soundness of existing retirement systems, and the desirability of the proposal as a matter of public policy.

Retirement Research Committee

This committee performs duties mandated under s. 13.51, Wis. Stat. Its membership represents employee and employer groups having vested interests in various state retirement programs. The committee has investigatory powers over all state retirement systems for public employees. In addition, it may require any public pension or retirement system to furnish it with periodic financial reports and records. The committee conducts a continuous review of retirement benefits afforded to public employees under the existing state system. It maintains a current reference library of all public employee pension and retirement plans throughout the United States and makes its findings and recommendations available to the Governor and the legislature.

Life and Disability Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of life and disability insurance. The council has four insurance company members, two agent members, and three public members. The members during 2000 were:

Russ Cain, Madison
 Steve Frankel, Northwestern Mutual Ins. Co.,
 Milwaukee
 Stephen E. Meili, Center for Public Representation,
 Madison
 Roberta Riportella-Muller, UW Dept. of Consumer
 Sciences, Madison
 John Sheski, Wisconsin Physicians
 Service Insurance Corporation, Madison
 Arvid Tillman, T. E. Brennan, Madison
 Carol Trocinski, Midwest Security Ins. Co.,
 Onalaska
 Robert Walker, Madison
 Lawrence Zanoni, Group Health Cooperative
 South Central Wisconsin, Madison

Property and Casualty Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2000 were:

James Thomas, Society Insurance a Mutual
 Company, Fond du Lac, Chair
 Mark Afable, American Family Mutual
 Insurance Company, Madison
 Jeffrey Cole, Wausau Insurance Companies, Wausau
 Doug Dittmann, The Neckerman Agency, Madison
 John Duwell, West Bend Mutual Insurance Company,
 West Bend
 Guila Parker, Center for Consumer Affairs,
 Milwaukee
 Bill Smith, National Federation of Independent
 Business, Madison
 Steve Tauke, Marshall & Ilsey Corporation,
 Milwaukee
 Teresa Van Gelder, RJF Agencies Inc., Eau Claire

Bulletins to Insurers

January 10, 2000: To all insurers authorized to write insurance in Wisconsin regarding newly enacted legislation, 1999 Wisconsin Act 9 and 1997 Wisconsin Act 231. This bulletin summarizes the provisions of 1999 Wisconsin Act 9, the 1999-2001 Biennial Budget, and 1997 Act 231, which directly affect OCI and the insurance industry. Insurers were instructed to review the bulletin and determine which laws apply to their company. Copies of either piece of legislation are available from Legislative Documents, 1 East Main Street, Madison, Wisconsin 53703, (608) 266-2400 or through the Legislature's Web page at www.legis.state.wi.us. It is each insurer's responsibility to ensure that its policy forms and procedures are in compliance with the new laws.

February 28, 2000: To all insurers licensed to write health insurance in Wisconsin regarding s. Ins 3.67, Wis. Adm. Code—Benefit Appeals Under Certain Policies. The purpose of this bulletin is to summarize the requirements of s. Ins 3.67, Wis. Adm. Code, which will become effective for all policies issued or renewed on or after March 1, 2000.

February 28, 2000: To all insurers licensed to write health insurance in Wisconsin regarding implementation of ch. Ins 9, Wis. Adm. Code, relating to managed care plans, preferred provider plans and limited service health organizations.

New requirements under ch. 609, Wis. Stat., pertaining to access standards, continuity of care, and quality assurance involving managed care plans, preferred provider plans, and limited service health organizations became effective January 1, 1999. The Commissioner was required to develop, by rule, standards for managed care plans for compliance with the requirements of this chapter. This bulletin highlights the new market conduct standards, contained in subchapter III of ch. Ins 9, Wis. Adm. Code, that apply to all insurers with managed care plans, preferred provider plans, and limited service health organizations doing business in Wisconsin. The market conduct requirements previously contained in ss. Ins 3.48, 3.50, and 3.52, Wis. Adm. Code, have been incorporated into subchapter III of ch. 9, Wis. Adm. Code. The financial standards for health maintenance organizations and limited service health organizations previously contained in ss. 3.50 and 3.52, Wis. Adm. Code, have

been moved to subchapter II of ch. Ins 9, Wis. Adm. Code. Significant changes to the previous regulations, such as in the managed care grievance requirements, are also noted in this bulletin.

This rule is effective March 1, 2000, but certain requirements become effective on later dates as indicated in Attachment 1 of this bulletin. Special Note: The rule required the following certification forms and filings to be submitted to OCI in 2000:

- April 1, 2000—Managed care plans that are not preferred provider plans must submit a quality assurance plan.
- April 1, 2000—Insurers offering managed care plans must submit a certification of plan type.
- June 1, 2000—Insurers that have managed care plans must submit a certification demonstrating compliance with required access standards.

March 3, 2000: To all insurers licensed to write health insurance in Wisconsin regarding ch. Ins 9, Wis. Adm. Code—Managed Care Plans—HMOs, PPOs, LSHOs and s. Ins 3.67, Wis. Adm. Code—Benefit Appeals Under Certain Policies. Ch. Ins 9, Wis. Adm. Code, replaces ss. Ins 3.48, 3.50, and 3.52, Wis. Adm. Code, and establishes standards for managed care plans for compliance with the requirements of ch. 609, Wis. Stat. Section Ins 3.67, Wis. Adm. Code, applies to all health care plans, including fixed indemnity and special disease insurance. The rule establishes requirements and standards that must be included in the process for appealing a plan decision to deny coverage of experimental treatment, and for permitting a physician to request an exception for coverage of a drug or device not covered under the plan's formulary or list of preapproved drugs and devices. A description of the appeal process must be included in every policy, certificate, and outline of coverage. These rules are effective for all policies issued or renewed on or after March 1, 2000.

In lieu of mailing bulletins to insurers regarding the implementation of ch. Ins 9, and s. Ins 3.67, Wis. Adm. Code, OCI is publishing the bulletins on its Internet site at: <http://www.state.wi.us/agencies/oci/bulletin.htm>

June 23, 2000: To all insurers authorized to write insurance in Wisconsin regarding newly enacted legislation. This memorandum summarizes several new insurance statutes affecting insurers doing business in Wisconsin. Insurers were instructed to carefully review the new laws and this bulletin to determine which laws apply to them. It is each insurer's responsibility to ensure that its policy forms and procedures are in compliance with the new laws. Copies of the new laws may be obtained from Legislative Documents, 1 East Main Street, Madison, Wisconsin 53703, (608) 266-6400. Copies of legislation are also available on the Internet at <http://www.legis.state.wi.us/billtext/acts/99acts.html>.

November 10, 2000: All insurers offering HMO plans in Wisconsin regarding data collection. The recently adopted managed care rule contains a requirement for HMOs to annually submit to OCI, data elements specified by the Commissioner. This bulletin outlines the data collection requirements for calendar year 2001, which must be submitted to OCI no later than June 15, 2002.

Copies of the bulletins are available on OCI's web site at <http://badger.state.wi.us/agencies/oci/bulletin.htm>.

Administrative Actions

(As Reported by the Legal Unit)

In many of the proceedings listed below, the Respondent denied the allegations but consented to the action taken.

Allegations and Actions Against Agents:

James Agnew Jr.
1484 Stonebridge Cir., Wheaton, IL 60187
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI's request for information. December 2000

Shirley A. Andersen
5716 Fruescer Ln., Madison, WI 53562
Has had her insurance license revoked. This action was based on allegations of a conviction in Dane County Circuit Court of theft by bailee relating to the insurance business, failing to report that conviction to OCI in the time required by rule, engaging in other misconduct relating to selling annuities to her elderly uncle, and obtaining power of attorney over her uncle's assets and through incompetence and untrustworthiness converting some of that money to her own use while losing the rest in a fraudulent investment scheme. November 2000

Robert W. Anthony
1108 Lemke Ave., Rothschild, WI 54474
Was ordered to cease and desist from acting as an insurance intermediary and has had his license summarily suspended. This action was based on allegations of failing to comply with a previous OCI order regarding the repayments to customers resulting from the sale of the unregistered securities of Global Financial Instruments to three persons in Wisconsin. February 2000

Robert W. Anthony
1108 Lemke Ave., Rothschild, WI 54474
Was ordered to pay restitution to a client prior to July 1, 2000, and then the suspension in a related case will be ended. This action was based on allegations of failing to comply with a previous stipulation and order. June 2000

Renee L. Backus
42 Pleasant St., Fond du Lac, WI 54935
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to report a previous administrative action taken by the state of Wisconsin on an application. August 2000

Sarah A. Bier
4752 N. River Rd., P. O. Box 1602, Janesville, WI 53547
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a previous company termination for wrongdoing. November 2000

Placido Blanco
15420 SW 81st Ave., Miami, FL 33157
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. May 2000

Florence E. Boldt
612 Stafford, Janesville, WI 53546
Has had her application for an insurance license denied. This action was based on allegations of failing to report an administrative action taken by the state of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, and for nonresponse to OCI's request for information. August 2000

Frankie E. Bowe
5693 90th St., Chippewa Falls, WI 54729
Agreed to pay a forfeiture of \$250 and agreed to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2000

Jeffrey C. Buck
13828 Findlay Ave., Apple Valley, MN 55124
Paid a forfeiture of \$500. This action was based on allegations of failing to report an administrative action taken by Wisconsin Division of Securities for off-the-record sales of dedicated resources, viatical settlements and corporate promissory notes of Lifeblood Biomedical and GFI Financial to two persons in Wisconsin. February 2000

William N. Burke, Jr.
39 Mott Ln., Houston, TX 77024
Agreed to pay a forfeiture of \$250 and agreed to promptly report administrative action taken by another state. This action was based on allegations of failing to report an administrative action taken by another state. February 2000

Michelle Ann Chlapecka
5604 S. Nottingham, Chicago, IL 60638
Was ordered to pay a forfeiture of \$250 and has had her insurance license revoked. This action was based on

allegations of failing to report an administrative action taken by another state. Chlapecka did not appear at the hearing or prehearing. April 2000

Jeffery R. Clark

407 1/2 Water St., Apt. 4, Eau Claire, WI 54703

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. July 2000

Margaret Lynn Crogan

1102 Grant St., Blair, NE 68008

Has had her application for an insurance license denied. This action was based on allegations of failing to disclose on an insurance license application, administrative action from the state of New York and nonresponse to OCI's request for information. January 2000

David A. Demore

7N4065 Old Hwy. G, Merrill, WI 54452

Was ordered to pay a forfeiture of \$250 and has had his insurance license revoked. This action was based on allegations of selling unregistered securities during 1998 and 1999 consisting of pay telephone sale/leasebacks, borrowing money from a customer, converting money from another customer to his own use, failing to report a criminal conviction to the Commissioner and failing to respond to requests for information. Demore did not appear at the hearing or prehearing. June 2000

Arthur V. Devoss

2881 Lund Ave., Apt. 3, Rockford, IL 61109

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative action on an insurance license application. November 2000

Charles Turner Drury

80 Royal Dr., Bristol, CT 06010

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. January 2000

Jonathan David Dunscomb

1616 Grandon Ave., San Marcos, CA 92069

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

Jolie S. Ebert

N1723 Center St., Lebanon, WI 53047

Has had her application for an insurance license denied for 31 days. This action was based on allegations of a currently licensed agent failing to disclose previous criminal convictions, which shows evidence of untrustworthiness or incompetence. January 2000

Steven A. Ecker

328 Marion # 1, Painesville, OH 44077

Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support obligation. January 2000

Dennis Ralph Fiore

4760 Surfwood, Commerce Township, MI 48382

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Michigan on an application and failing to respond to an OCI request for information. November 2000

William Robert Frey

95 New Abbey Dr., Inverness, IL 60010

Has had his application for an insurance license denied for 30 days. This action was based on allegations of failing to report an administrative action taken by the state of Maine on an insurance license application. October 2000

Andrew John Friscia

2511 Dolly Bay Dr. #304, Palm Harbor, FL 34684

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application and failing to respond to an OCI request for information. November 2000

Cory J. Fritsch

603 Walnut, Janesville, WI 53545

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. May 2000

Kenneth Edward Fritz

3240 Rothschild Ct., Dublin, OH 43017

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Kentucky on an insurance license application. April 2000

Daniel J. Giacalone
301 1/2 E. Geneva St., Elkhorn, WI 53121
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. April 2000

James Corey Green
8715 Datapoint, Apt. 1107, San Antonio, TX 78229
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

James A. Grundy Jr.
P. O. Box 1957, Horshan, PA 19044
Was ordered to promptly refund any premium or other monies due insureds. This action was based on allegations of administrative action taken by the state of Pennsylvania. May 2000

Leslie John Hamilton Jr.
3347 Memorial Dr., Sheboygan, WI 53081
Was ordered to never reapply for a Wisconsin insurance license and has had his insurance license revoked. This action was based on allegations that his legal name is Leslie John Hamilton and his date of birth is December 4, 1951, and that he applied for and received a Wisconsin intermediary license in May 1984 under the assumed name of John W. Halvorson, date of birth December 5, 1951, and continued to hold that license until it was cancelled on April 16, 1999. May 2000

Ronald Wayne Hatoway
368 N. 525 W., Greenfield, IN 46140
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose on an insurance license application, administrative action taken by the state of Indiana. January 2000

Abigail M. Hess
639 Gaston Dr., Beloit, WI 53511
Has had her application for an insurance license denied and may reapply after one year if she has no further legal problems. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. May 2000

Dennis H. Hoelzel
W5861 Manitowoc Rd., Appleton, WI 54915
Was ordered to cease assisting an unauthorized insurer and has had his license summarily suspended. This action

was based on allegations of misrepresentation and assisting an unauthorized insurer. October 2000

Robert J. Hoerler
P. O. Box 417, Footville, WI 53537
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities disclosed on the application. April 2000

Kenneth Earl Ingalls
1520 W. North St., Bethlehem, PA 18018
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due. January 2000

Mary Beth Jackson
2107 Main Ave., Clear Lake, IA 54206
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

Richard K. Jackson
2950 Valley View Ave., Salt Lake City, UT 84117
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Utah on an insurance license application. May 2000

Dale R. Jacobson
210 E. Drexel, Oak Creek, WI 53154
Paid a forfeiture of \$500 and was ordered to cease and desist from submitting applications to insurers unless properly appointed. This action was based on allegations of doing an insurance business with a company that he is not listed with. October 2000

Gregory R. Jansen
196 Peregrin Ln., Hawthorn Woods, IL 60047
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action from the state of Illinois on an insurance license application. March 2000

Daniel J. Jeffers
16284 Shadow Pine Rd., Ft. Myers, FL 33917
Was ordered to not apply for a license prior to April 4, 2001, and has had his insurance license revoked. This action was based on allegations of failing to comply with Wisconsin continuing education credit reporting requirements for the years 1997 and 1999, and his financial resources being inadequate to repay money borrowed from

insurance customers by Investor's Choice, Inc., a corporation owned and controlled by Jeffers. May 2000

Vic R. Jones

3722 N. Prospect Ave., Shorewood, WI 53211

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

Carol E. Kalins

412 Arboretum Cir., Wheaton, IL 60187

Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. October 2000

Michael Alan Kane

41423 US Hwy. 2, Deer River, MN 55744

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative action on an insurance license application. January 2000

Martin Harrell Kanipe

22981 Summerhurst Dr., Midlothian, VA 23113

Paid a forfeiture of \$500 and was ordered to cease and desist from soliciting surplus lines insurance in Wisconsin until properly licensed. This action was based on allegations of soliciting surplus lines insurance without a license and failure to respond to request for information. August 2000

Mark A. Keast

3146 Bennett Pl., Aurora, IL 60504

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose on an insurance license application administrative action taken by the state of Illinois. January 2000

Jeffrey M. Kennedy

938 Lilac Ln., Naperville, IL 60540

Was ordered to pay a forfeiture of \$250 and has had his insurance license revoked. This action was based on allegations of misrepresentations on his license application. Kennedy did not appear at the hearing or prehearing. April 2000

Diane L. Kiesling

N88 W35096 Mapleton Rd., Oconomowoc, WI 53066

Agreed to surrender her insurance agent's license. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. June 2000

Jeff Knuese

W140 N5361 Saint Andrews Dr.

Menomonee Falls, WI 53051

Agreed to pay a forfeiture of \$2,000 and agreed to not submit applications which contain false information or for insureds who do not wish to purchase insurance. This action was based on allegations of writing eight policies for Liberty Mutual Fire Insurance Company using addresses that did not exist. March 2000

Clay E. Konnor

840 E. Glen Ave., Milwaukee, WI 53217

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the State of Wisconsin Supreme Court and the Board of Attorneys Professional Responsibility. January 2000

Jack Martin Lait

2013 S. Kirkman Rd. # 78, Orlando, FL 32811

Has had his insurance license revoked. This action was based on allegations of failing to pay a previous forfeiture as ordered by the Commissioner. Lait did not appear at the hearing or prehearing. February 2000

H. Thomas Lane, Jr.

2210 NW 40th Ter., Ste. A, Gainesville, FL 32603

Agreed to pay a forfeiture of \$2,000. This action was based on allegations of failing to report an administrative action taken by another state. June 2000

Kevin Michael Lawson

4109 Cedar Heights Dr., Center Point, IA 52213

Has had his application for an insurance license denied. This action was based on allegations of failing to report an administrative action taken by the state of Florida while previously licensed and nonresponse to OCI's request for information. July 2000

William H. Lehr

734 Paxinosa Ave., Easton, PA 18042

Agreed to pay a forfeiture of \$250 and agreed to promptly report administrative action taken by another state. This action was based on allegations of failing to report an administrative action taken by Pennsylvania. April 2000

Robin Dionne Lewis

1942 Poquonock Ave., Windsor, CT 06095

Has had her application for an insurance license denied. This action was based on allegations of failing to pay child support due and nonresponse to OCI's request for information. December 2000

Michael G. Linder
2958 E. Timberline Ct., Crete, IL 60417
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. November 2000

Lance D. Lindsey
23821 Halburton Rd., Beachwood, OH 44143
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due. January 2000

Daniel Brian Longman
5050 Woodlark SE, Alto, MI 49302
Agreed to promptly report any administrative action to the Commissioner. This action was based on allegations of failing to report administrative actions taken by other states. May 2000

Wiley B. Maddox
100 Perkins Rd., Greenwich, CT 06830
Agreed to pay a forfeiture of \$1,000. This action was based on allegations of failing to report administrative actions taken by other states. March 2000

James Albert Mallie
825 1/2 Best St., Marseilles, IL 61341
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due and nonresponse to OCI's request for information. May 2000

Timothy James Manson
130 N. River Park Dr., P. O. Box 184, Guttenberg, IA 52052
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose employment termination from Lutheran Brotherhood based on misconduct and allegations of possible forgery of signatures. January 2000

Susan Annette Markley
726 E. Linn St., Canton, IL 61520
Was ordered to pay a forfeiture of \$250 and has had her insurance license revoked. This action was based on allegations of misrepresentations on her license application. Markley did not appear at the hearing or prehearing. April 2000

Matthew R. Markowski
6919 26th Ave., Kenosha, WI 53143
Agreed to comply with all insurance laws and not misrepresent anything regarding insurance and agreed to surrender his insurance agent's license. This action was

based on allegations of misrepresenting and altering his intermediary license regarding the lines of authority. March 2000

Henry L. McCallum
5747 N. 34th St., Omaha, NE 68111
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due and nonresponse to OCI's request for information. December 2000

Arnold G. McClain
3912 E. Antisdale Rd., S. Euclid, OH 44118
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support obligations. January 2000

Ronald T. McDevitt
280 Utopia Cir., Merritt Island, FL 32952
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. December 2000

Henry R. Mosley
10521 Camille Ct., Indianapolis, IN 46236
Has had his application for an insurance license denied for 31 days. This action was based on allegations of misrepresenting information to OCI on a nonresident application regarding an employment contract being terminated or nonrenewed for allegations of misconduct. July 2000

Margaret Ann Moss
3219 Williams Hill Dr., Rockford, TN 37853
Was ordered to pay a forfeiture of \$250 and has had her insurance license revoked. This action was based on allegations of failing to report an administrative action taken by Iowa and Maine. May 2000

Kenneth Thomas Murphy
1312 Gulfview Woods Ln., Tarpon Springs, FL 34689
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Florida on an insurance license application. June 2000

Alan R. Nadolna
347 Central Ave., Wilmette, IL 60091
Has had his application for an enlargement to his accident and health insurance license denied for 31 days. This action was based on allegations of failing to disclose previous administrative action from the state of Wisconsin. December 2000

Stanley Norman

3505 Cadillac Ave., Ste. 0-102, Costa Mesa, CA 92626
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of California and nonresponse to OCI's request for information. Norman did not appear at the hearing or prehearing. October 2000

Jessica C. Nowick

P. O. Box 426, Fox Lake, WI 53933
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. November 2000

Michael K. O'Malley

1943 Jahns Dr., Wheaton, IL 60187
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the state of Illinois on an insurance license application. August 2000

Godwin O. Omowe Sr.

1404 E. Mullberry Dr., Tampa, FL 33604
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose two administrative actions taken by the state of Florida on an insurance license application. April 2000

Larry J. Ottenbacher

17423 Ixonia Path, Lakeville, MN 55044
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action from the state of South Dakota on an insurance license application. May 2000

Stanley John Page

32 Over Ridge Ct. Apt. 2032, Baltimore, MD 21210
Paid a forfeiture of \$200 and has had his insurance license revoked. This action was based on allegations of failing to report an administrative action taken by his resident state of Maryland revoking his insurance license. Page did not appear at the hearing or prehearing. March 2000

Richard L. Parker Jr.

417 Magnolia Ave., Melbourne Beach, FL 32451
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Arkansas. January 2000

Lee Roy Parsons

105 Lakeview Rd., Troutville, VA 24175
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Virginia on an insurance license application. March 2000

Judy C. Paul

10045 W. Lisbon Ave., Wauwatosa, WI 53222
Has had her license suspended for 30 days. This action was based on allegations of failing to promptly remit insurance premium payments to the insurer. June 2000

Joseph Francis Pavela

10446 Stonewillow Dr., Parker, CO 80134
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose on an insurance license application a previous Wisconsin administrative action. February 2000

George K. Pavlopoulos

18910 Hiview Dr., Brookfield, WI 53045
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. July 2000

Donald Henry Pierce

80 Spring Lawn Dr., Boones Mill, VA 24065
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Virginia on an insurance license application. June 2000

John J. Powter

9705 Royal Lytham Dr., Plano, TX 75025
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Georgia on an insurance license application. November 2000

Patricia M. Rimmer

4520 W. Martin Dr., Milwaukee, WI 53208
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. November 2000

Adam Alan Rothman

100 Pelham Rd., New Rochelle, NY 10805

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application and nonresponse to an OCI request for information. November 2000

Felica Rouse

659 Lynmore, Macon, GA 31206

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding previous Wisconsin action. November 2000

Joseph L. Scheurell

4137 Dam Rd., P. O. Box 489, Delavan, WI 53115

Agreed to pay a forfeiture of \$500 and agreed to reply fully and truthfully to all inquiries from OCI. This action was based on allegations of misrepresenting and issuing certificates of insurance for worker's compensation insurance and indicating that the insurance was in force when it was not. February 2000

Christopher I. Severson

3400 S. Monterey Dr., New Berlin, WI 53151

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. July 2000

Alfred I. Shuaibe

10455 E. Via Linda #177, Scottsdale, AZ 85258

Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due and nonresponse to OCI's request for information. August 2000

Linda D. Slaughter

17810 Tanglewood Ct., Hazel Crest, IL 60429

Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI's request for information. December 2000

Daric Joseph Smith

2450 Vineyard Dr., Plover, WI 54467

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

Kelly Spice

5855 S. Delaware Ave., Cudahy, WI 53110

Agreed to respond promptly to all inquiries from OCI and agreed to a denial of her application for an insurance license for 31 days. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

Dennis J. Stepanek

146 Grand St., Highland, WI 53543

Agreed to pay a forfeiture of \$500, to promptly supply information requested, and to use better procedures to ensure that applications are promptly sent to the insurer. He also agreed to a suspension of his license for seven days. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2000

Mark J. Strong

4204 White Eagle Dr., Naperville, IL 60564

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose on a surplus lines insurance license application, administrative actions taken by the state of South Dakota. January 2000

John Clarence Sturgeon

1918 Chatham Dr., Wheaton, IL 60187

Agreed to pay a forfeiture of \$500. This action was based on allegations of failing to report an administrative action taken by another state. March 2000

Theodore J. Svejda

1720 N. Division St., Appleton, WI 54911

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. March 2000

Michael P. Swenson

3407 Roma Ln. Apt. 3, Middleton, WI 53562

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a misdemeanor or felony conviction. August 2000

William H. Tarrolly

1001 Flen Oaks Ln., Ste. 106, Mequon, WI 53092

Has had his license suspended for 20 days. This action was based on allegations of borrowing \$25,000 of life insurance proceeds from the widow of a customer by issuing her a "Private CD/Bond" and neglected to file with the insurance company the assignments of life insurance policies that were to secure the loan. June 2000

Jacqueline May Taylor
2101 Riverside Pky., Orlando, FL 32810
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application and nonresponse to OCI's request for information. December 2000

Thomas W. Tepper
1512 Franklin St., Wausau, WI 54403
Was ordered to cease and desist from all activities of an insurance intermediary and to cease selling, marketing or assisting unauthorized insurer. This action was based on allegations of misrepresentation to OCI and assisting an unauthorized insurer. November 2000

Lance G. Teske
6260 S. Lake Dr., Cudahy, WI 53110
Was ordered to have his license restricted to credit life, accident and health until December 20, 2002, and has had his application for an insurance license denied for 31 days. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. January 2000

Arthur R. Thompson
P. O. Box 11, Mineral Point, WI 53565
Was ordered to never reapply for an insurance license and surrendered his insurance license. This action was based on allegations of receiving premiums and applications from insureds and failing to forward them to the insurer. May 2000

Julia Mary Tranchitella
40 W. 322 Campton Oak Dr., St. Charles, IL 60175
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. November 2000

Douglas Shayne Traylor
102 W. Eagle, Lakeway, TX 78738
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Washington on an insurance license application. April 2000

Douglas M. Trumbower
1034 N. Thompson Dr., Madison, WI 53704
Was ordered to transact insurance business through an agency that oversees his conduct for a period of two years after his suspension and must refrain from using a business

name that implies that he is doing anything other than an insurance business and has had his license suspended for 180 days. This action was based on allegations of failing to report an administrative action taken by the Wisconsin Division of Securities, sold the unregistered securities of Pro Stunts International, PLA Investment Trust, and Nicholas Edwards & Co. to persons in Wisconsin in connection with the business of insurance. February 2000

Peter J. Venhousen
1037 E. Gorham St., Madison, WI 53703
Has had his application for an insurance license denied. This action was based on allegations of criminal charges pending for fraudulent writing which is substantially related to insurance marketing activities and employment contract termination due to fraudulent writing. July 2000

Joe L. Warne
367 Center St., Beloit, WI 53511
Has had his application for an insurance license denied. This action was based on allegations of not responding to an OCI request for information relating to criminal convictions and administrative actions. May 2000

Christopher Kemp Washburn
168 Terrace View Dr., Stateline, NV 89449
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose New Jersey administrative action on an insurance license application and nonresponse to OCI's request for information. July 2000

Douglas D. Weber
E3542 Hwy. 12, Menomonie, WI 54751
Has had his license suspended for 90 days and was ordered to pay the promissory note to the Wink family by October, 2000 or his license will be revoked. This action was based on allegations that from 1995 through 1997 he borrowed money from one person in connection with discussions concerning insurance and borrowed money from another person who was a former insurance customer. April 2000

Jeffrey A. Wejrowski
2524 S. 62nd St., Milwaukee, WI 53219
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and administrative action taken by the Wisconsin Pharmacy Examining Board. November 2000

Maria A. Weldon
3579-A Meadowglen Village Ln., Doraville, GA 30340
Has had her application for an insurance license denied.
This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy.
January 2000

George T. Whitehead
416 Storle Ave., Burlington, WI 53105
Has had his application for an insurance license denied.
This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and administrative action taken by the Wisconsin Department of Regulation and Licensing revoking his Loan Solicitor license.
July 2000

Peter Hue Wilcox
746 W. Turney Ave. # 7, Phoenix, AZ 85013
Has had his application for an insurance license denied.
This action was based on allegations of failing to disclose administrative action from the state of Arizona on an insurance license application and nonresponse to request for information.
April 2000

Germane S. Williams II
2625 N. Colorado St., Philadelphia, PA 19132
Has had his application for an insurance license denied.
This action was based on allegations of a criminal conviction substantially related to insurance and nonresponse to a request for information from the Commissioner.
May 2000

Gordon G. Williamson
2115 Glenview Ave., Kaukauna, WI 54130
Was ordered to cease and desist from all activities related to the solicitation of the Service and Business Workers of America (SBWA) union memberships. This action was based on allegations of doing an insurance business without proper authority relating to the self-funded health insurance plan.
August 2000

Dale Ray Woolhiser
410 E. Crestline Dr., Missoula, MT 59802
Has had his application for an insurance license denied.
This action was based on allegations of administrative action taken by the state of Washington and nonresponse to OCI's request for information.
January 2000

Mark L. Zisook
840 Hawthorne Ln., Northbrook, IL 60062
Has had his application for an insurance license denied.
This action was based on allegations of administrative

action taken by the state of Illinois and nonresponse to OCI's request for information.
January 2000

Allegations and Actions Against Companies:

Acceleration National Ins. Co.
475 Metro Plz. N., Dublin, OH 43017
Was ordered to cease and desist from certifying that its policy forms comply with all applicable Wisconsin statutes, when, in fact, they do not comply. This action was based on allegations of falsely certifying that a policy form complied with the law.
April 2000

Aetna Ins. Co. of America
151 Farmington Ave., Hartford, CT 06156
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium tax payment by the due date.
May 2000

Aetna Ins. Co. of America
151 Farmington Ave., Hartford, CT 06156
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium tax payment by the due date.
May 2000

Aetna Life Ins. and Annuity Co.
151 Farmington Ave., Hartford, CT 06156
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes by the due date.
May 2000

Aetna Life Ins. Co.
151 Farmington Ave., Hartford, CT 06156
Paid a forfeiture of \$500. This action was based on allegations of failing to file tax forms by the due date.
May 2000

Aetna Life Ins. Co. of America
151 Farmington Ave., Hartford, CT 06156
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium tax by the due date.
May 2000

Aetna Life Ins. Co. of America
151 Farmington Ave., Hartford, CT 06156
Agreed to pay a forfeiture of \$5,000 and agreed to provide the information requested and to surrender its certificate of authority to do business in Wisconsin. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to comply with an order issued by OCI.
August 2000

AIG Warranty Guard, Inc.

70 Pine St., New York, NY 10270

Paid a forfeiture of \$100,000 and was ordered to do business only after obtaining the proper authority. This action was based on allegations of administering an insurance warranty business without proper authority and continuing after being notified of the authority needed. January 2000

AIG Warranty Services & Ins. Agency, Inc.

70 Pine St., New York, NY 10270

Paid a forfeiture of \$1,750 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin unless it has obtained a limited certificate of authority to do a warranty business. This action was based on allegations of doing warranty insurance business without proper authority. January 2000

All American Life Ins. Co.

P. O. Box 2074, Milwaukee, WI 53201

Paid a forfeiture of \$500. This action was based on allegations of failing to file tax forms by the due date. May 2000

Allied Property and Casualty Ins. Co.

701 5th Ave., Des Moines, IA 50391

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes by the due date. May 2000

Allstate Ins. Co.

2775 Sanders Rd., Ste. H1b, Northbrook, IL 60062-6127

Was ordered to cease and desist from sending nonrenewal notices for automobile insurance policies unless the notices contain adequate instructions for applying for insurance through the Wisconsin Auto Ins. Plan. This action was based on allegations of issuing an improper cancellation or nonrenewal of an insurance policy. February 2000

Allstate Life Ins. Co.

100 Corporate North #300, Bannockburn, IL 60015

Paid a forfeiture of \$1,500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2000

Allstate Life Ins. Co.

100 Corporate North #300, Bannockburn, IL 60015

Paid a forfeiture of \$1,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to comply with an order. November 2000

Ambac Assurance Corp.

1 State St. Plz., New York, NY 10004

Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date. July 2000

Amco Ins. Co.

701 5th Ave., Des Moines, IA 50309

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes by the due date. May 2000

American Bankers Life Assur. Co. of FL

11222 Quail Roost Dr., Miami, FL 33157

Paid a forfeiture of \$2,000 and was ordered to provide the requested information within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

American Casualty Co. of Reading PA

CNA Plz., Chicago, IL 60685

Paid a forfeiture of \$1,500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond to an order issued. February 2000

American Equity Specialty Ins. Co.

7676 E. Pinnacle Peak Rd., Scottsdale, AZ 85255

Paid a forfeiture of \$500. This action was based on allegations of failing to file tax forms by the due date. May 2000

American Family Mutual Ins. Co.

6000 American Pky., Madison, WI 53783

Paid a forfeiture of \$500 and was ordered to cease and desist from not providing at least 10 days written notice of cancellation to the policyholder when canceling new auto policies within the first 60 days. This action was based on allegations of an improper cancellation of an auto insurance policy during the first 60 days. January 2000

American Family Mutual Ins. Co.

6000 American Pky., Madison, WI 53783

Paid a forfeiture of \$500 and was ordered to discontinue the use of age of residential property as an underwriting criteria. This action was based on allegations of failing to comply with a previous examination order. June 2000

American Fire & Casualty Co.

136 N. Third St., Hamilton, OH 45026

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations

of failing to respond promptly to inquiries from OCI.
August 2000

American General Assurance Co.
1000 Woodfield Rd., Schaumburg, IL 60173
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI.
October 2000

American General Life Ins. Co.
P. O. Box 1931, Houston, TX 77251
Paid a forfeiture of \$500. This action was based on allegations of failing to file tax forms by the due date.
May 2000

American General Life Ins. Co. of New York
P. O. Box 1456, Syracuse, NY 13201
Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date.
July 2000

American Horizon Ins. Co.
75 Tri-State International, Ste. 222, Lincolnshire, IL 60069
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. September 2000

American Income Life Ins. Co.
P. O. Box 2608, Waco, TX 76797
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. June 2000

American Interstate Ins. Co.
2301 Highway 190 W., Deridder, LA 70634
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium tax payment by the due date. May 2000

American Life Ins. Co. of NY
320 Park Ave., New York, NY 10022
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.
May 2000

American National Property and Casualty Co.
1949 E. Sunshine, Springfield, MO 65899
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

American Resources Life Ins. Co.
P. O. Box 9118, Des Moines, IA 50306
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.
May 2000

American West Ins. Co.
1 Roundwind Rd., P. O. Box 400, Luverne, MN 56156
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days of the date of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Associates Ins. Co.
250 E. Carpenter Freeway, Irving, TX 75062
Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date.
July 2000

Assured Life Association
P. O. Box 266000, Littleton, CO 80126
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.
May 2000

Atlanta Life Ins. Co.
100 Auburn Ave. NE, Atlanta, GA 30303
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.
May 2000

Atlantic Liability Co.
702 Benfield Rd., Cervana Park, MD 21146
Was ordered to cease and desist from operating an insurance business without a proper certificate of authority. This action was based on allegations of doing an insurance business without proper authority and failure to respond to inquiries from the Commissioner. April 2000

Atlantic Mutual Ins. Co.
100 Wall St., 26th Fl., New York, NY 10005
Paid a forfeiture of \$500 and was ordered to cease and desist from not notifying the Commissioner of individual agent

appointments with the Respondent in order to comply with s. 628.11, Wis. Stat., and to comply with s. Ins 6.57(5), Wis. Adm. Code. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. January 2000

Atrium Health Plan, Inc.

2215 Vine St., Hudson, WI 54016

Paid a forfeiture of \$500. This action was based on allegations of failing to comply with a previous compliance order. July 2000

Auto Owners Ins. Co.

6101 Anacapi Blvd., Lansing, MI 48917

Paid a forfeiture of \$1,000 and was ordered to cease and desist from canceling policies mid-term unless the reason for cancellation falls within one of the acceptable grounds set forth in s. 631.36(2), Wis. Stat. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. February 2000

Avemco Ins. Co.

411 Aviation Way, Frederick, MD 21701

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. May 2000

Badger Mutual Ins. Co.

1635 W. National Ave., Milwaukee, WI 53204-1130

Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from intermediaries not licensed in the appropriate and required lines of insurance. This action was based on allegations of utilizing the services of an unlicensed agent. February 2000

Blue Cross & Blue Shield United of Wisconsin

401 W. Michigan St., Milwaukee, WI 53201

Paid a forfeiture of \$1,500. This action was based on allegations of failing to comply with a previous examination order. September 2000

Canada Life Ins. Co. of America

P. O. Box 105087, Atlanta, GA 30348

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Capitol Bankers Life Ins. Co.

P. O. Box 600, Buffalo, NY 14201

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Celtic Ins. Co.

233 S. Wacker Dr., Ste. 700, Chicago, IL 60606

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

College Life Ins. Co. of America, The

P. O. Box 13487, Kansas City, MO 64199

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Combined Ins. Co. of America

5050 N. Broadway St., Chicago, IL 60640

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. September 2000

Connecticut Indemnity Co., The

9 Farm Springs Dr., Farmington, CT 06032

Was ordered to cease and desist from making dividend payments contingent on the continuation of the policy. This action was based on allegations of a worker's compensation insurer failing to promptly pay dividend payments on cancelled policies. April 2000

Connie Lee Ins. Co.

1 State St. Plz., 15th Fl., New York, NY 10004

Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date. July 2000

Constitution Life Ins. Co.

P. O. Box 2699, Dallas, TX 75221

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. August 2000

Continental Ins. Co., The

9 Capitol St., Concord, NH 03301-6310

Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from intermediaries not listed in the appropriate and required lines of insurance. This action was based on allegations of utilizing the services of an unlicensed agent. February 2000

Coventry Health and Life Ins. Co.

6705 Rockledge Dr., Ste. 100, Bethesda, MD 20817

Paid a forfeiture of \$2,500. This action was based on allegations of failing to properly pay premium tax by the due date and failing to comply with an order issued. August 2000

Depositors Ins. Co.

701 5th Ave., Des Moines, IA 50309

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Developers Surety and Indemnity Co.

1603 22nd St., Ste. 200, West Des Moines, IA 50266

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Doctors' Co., an Interinsurance Exchange, The

P. O. Box 2900, Napa, CA 94558

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Electric Ins. Co.

152 Conant St., Beverly, MA 01915

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. August 2000

Employee Group Services Ltd.

324 Third St. SE, Cedar Rapids, IA 52407

Has had its application for an employee benefit plan administrator license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a performance bond for an employee benefit plan administrator license. August 2000

Epitome, Inc.

1825 Oregon Pike, Lancaster, PA 17601

Has had its application for an insurance license denied. This action was based on allegations of failing to respond to a request for information regarding an employee benefit plan renewal application. November 2000

Equitable of Colorado, Inc., The

6435 Shiloh Rd., Ste. A, Alpharetta, GA 30005

Paid a forfeiture of \$2,000 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications

prior to listing the agent and failing to respond promptly to an order issued. June 2000

Family Ins. Corp.

P. O. Box 222038, Dallas, TX 75222

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Farmers & Traders Life Ins. Co.

P. O. Box 1056, Syracuse, NY 13201

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Fidelity and Guaranty Life Ins. Co.

P. O. Box 1137, Baltimore, MD 21203

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. January 2000

Fidelity and Guaranty Life Ins. Co.

P. O. Box 1137, Baltimore, MD 21203

Paid a forfeiture of \$2,000 and was ordered to provide the requested information within ten days of receipt of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond to an order issued. June 2000

Fidelity National Title Ins. Co. of NY

2 Park Ave., New York, NY 10016

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Financial Benefit Life Ins. Co.

P. O. Box 2039, Topeka, KS 66601

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

First American Ins. Co.

3100 Broadway St., Ste. 1000, Kansas City, MO 64111

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

First American Title Ins. Co.

P. O. Box 267, Santa Ana, CA 92702

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

First Investors Life Ins. Co.
95 Wall St., New York, NY 10005
Paid a forfeiture of \$500 and was ordered to provide the information requested within ten days of receipt of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

First Penn Pacific Life Ins. Co.
1801 S. Meyers Rd., Oak Brook Terrace, IL 60181
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Forum Ins. Co.
200 N. Martingale Rd., Schaumburg, IL 60173
Paid a forfeiture of \$1,500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond promptly to an order issued. January 2000

Frontier Ins. Co.
P. O. Box 8000, Rock Hill, NY 12775
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

GE Residential Mortgage Ins. Corp. of NC
P. O. Box 177800, Raleigh, NC 27619
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

General Casualty Co. of WI
1 General Dr., Sun Prairie, WI 53596-0001
Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from unlisted agents. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. February 2000

General Electric Capital Assurance Co.
6604 W. Broad St., Richmond, VA 23230
Paid a forfeiture of \$500 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2000

General Electric Capital Assurance Co.
P. O. Box 320, Lynchburg, VA 24505
Paid a forfeiture of \$1,000 and was ordered to provide the requested information within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

General Electric Home Equity Ins. Corp. of NC
P. O. Box 177800, Raleigh, NC 27619
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

General Electric Mortgage Ins. Corp.
6601 Six Forks Rd., Raleigh, NC 27615
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

General Electric Mortgage Ins. Corp. of NC
P. O. Box 177800, Raleigh, NC 27619
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

General Fidelity Life Ins. Co.
450 B St., Ste. 800, San Diego, CA 92101
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Germantown Mutual Ins. Co.
P. O. Box 128, Germantown, WI 53022
Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from unlisted agents. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. January 2000

Great American Life Ins. Co.
P. O. Box 5420, Cincinnati, OH 45201
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

Great Pacific Ins. Co.
395 Oyster Point Blvd., Ste. 500
S. San Francisco, CA 94080
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Great Southern Life Ins. Co.
P. O. Box 2699, Dallas, TX 75221
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Great States Ins. Co.

P. O. Box 19544, Irvine, CA 92623

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Grocers Ins. Co.

P. O. Box 22146, Portland, OR 97269

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Group Health Cooperative of Eau Claire

P. O. Box 3217, Eau Claire, WI 54702

Paid a forfeiture of \$1,500. This action was based on allegations of failing to comply with a previous examination order. September 2000

Group Health Cooperative of South Central Wisconsin

8202 Excelsior Dr., Madison, WI 53744

Paid a forfeiture of \$2,000. This action was based on allegations of failing to comply with a previous examination order. August 2000

Guaranty National Ins. Co.

9800 S. Meridian Blvd., P. O. Box 80155

Englewood, CO 80155

Paid a forfeiture of \$500 and was ordered to provide the requested information within 10 days of the date of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Guaranty National Ins. Co.

1045 James St., Syracuse, NY 13221

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. July 2000

Guardian Ins. & Annuity Co. Inc., The

201 Park Ave. S., New York, NY 10003

Paid a forfeiture of \$2,000 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond promptly to an order issued. March 2000

Guardian Life Ins. Co. of America, The

81 Highland Ave., Bethlehem, PA 18017

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. April 2000

Guardian Life Ins. Co. of America, The

81 Highland Ave., Bethlehem, PA 18017

Paid a forfeiture of \$1,000 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

Guilderland Reinsurance Co.

P. O. Box 535, Guilderland, NY 12084

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Hartford Underwriters Ins. Co.

Hartford Plz., Hartford, CT 06115

Agreed to pay a forfeiture of \$1,500 and agreed to cease and desist from not giving prior separate written notice where the Respondent may refund premium that is less than the pro rata refund. This action was based on allegations of using a short rate refund calculation for an insurance policy without proper notification and failing to respond promptly to an order. April 2000

Hawkeye Security Ins. Co.

P. O. Box 1848, Des Moines, IA 50306

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Home Owners Life Ins. Co.

307 N. Michigan Ave., Chicago, IL 60601

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Intercargo Ins. Co.

1450 E. American Ln. 20th Fl., Schaumburg, IL 60173

Was ordered to cease and desist from certifying that its policy forms comply with all applicable Wisconsin Statutes and with all applicable administrative rules of the Commissioner when, in fact, they do not comply. This action was based on allegations of falsely certifying that a form submitted for approval complies with Wisconsin law when it does not. February 2000

Intercontinental Warranty Services, Inc.

600 W. Hillsboro Blvd., Ste. 250, Deerfield Beach, FL 33441

Paid a forfeiture of \$2,550 and was ordered to cease and desist from using forms unless and until they have been approved for use in Wisconsin. This action was based on allegations of using unapproved warranty policy forms. September 2000

International Benefits Assoc., US Alliance Inc.
45-12 Pearson St., Ste. 202, Long Island City, NY 11101
Was ordered to cease and desist from operating an insurance business in Wisconsin without a proper certificate of authority. This action was based on allegations of doing an insurance business without proper authority and failure to respond to inquiries from the Commissioner. April 2000

Interstate National Dealer Services Inc.
333 Earle Ovington Blvd., Ste. 700, Mitchell Field, NY 11553
Paid a forfeiture of \$500. This action was based on allegations of failing to file a required financial statement by the due date. September 2000

Leader Ins. Co.
4100 Harry Hines Blvd., Dallas, TX 75219
Paid a forfeiture of \$1,480 and was ordered to cease and desist from using forms unless and until they have been approved for use in Wisconsin. This action was based on allegations of using unapproved policy forms. February 2000

Legion Ins. Co.
One Logan Sq., Ste. 1400, Philadelphia, PA 19103
Paid a forfeiture of \$1,500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to respond promptly to an order issued by OCI and accepting business from an unlisted agent. January 2000

Liberty Ins. Underwriters Inc.
61 Broadway 25th Fl., New York, NY 10006
Agreed to pay a forfeiture of \$10,000 and agreed to respond promptly to inquiries from the Commissioner. This action was based on allegations of failing to promptly respond to OCI and failing to promptly comply with an order. August 2000

Liberty Mutual Ins. Co.
175 Berkeley St., Boston, MA 02117
Paid a forfeiture of \$1,000 and was ordered to cease and desist from improperly nonrenewing policies due to failure to timely pay the renewal premium. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. February 2000

Life Investors Ins. Co. of America
4333 Edgewood Rd., Cedar Rapids, IA 52499
Agreed to pay a forfeiture of \$500 and agreed to cease and desist utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. July 2000

Life Reassurance Corp. of America
969 High Ridge Rd., Stamford, CT 06905
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

London Pacific Life and Annuity Co.
P. O. Box 29506, Raleigh, NC 27626
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Maryland Casualty Co.
3910 Keswick Rd., 5 SW, Baltimore, MD 21211
Paid a forfeiture of \$500 and was ordered to cease and desist from further violations of s. 631.36 (4), Wis. Stat. This action was based on allegations of issuing an improper notice of nonrenewal of an insurance policy. April 2000

Medica Health Plans of WI
P. O. Box 9310, Minneapolis, MN 55440
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Medmarc Mutual Ins. Co.
P. O. Box 1167, Fairfax, VA 22030
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Merrill Lynch Life Ins. Co.
800 Scudders Mill Rd., Plainsboro, NJ 08536
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Metropolitan Life Ins. Co.
1 Madison Ave., New York, NY 10010
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2000

Millennium RX
4515 Poplar Ave., Ste. 418, Memphis, TN 38117
Was ordered to cease and desist from operating an insurance business without a certificate of authority and to give 60 days notice to all Wisconsin subscribers of the discontinuance of the Millennium RX 2000 plan. This action was based on allegations of doing an insurance business without proper authority. April 2000

Minnesota Fire & Casualty Co.

P. O. Box 1233, Minneapolis, MN 55440

Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from intermediaries not licensed in the appropriate and required lines of insurance. This action was based on allegations of utilizing the services of an unlicensed agent. January 2000

Minnesota Ins. Co.

4550 W. 77th St., Ste. 300, Edina, MN 55435

Paid a forfeiture of \$500 and was ordered to designate a current registered agent within 10 days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding registered agent. January 2000

Modern Service Ins. Co.

2 Pine Tree Dr., Arden Hills, MN 55112

Was ordered to give prior separate written notice to the policyholder in cases where the Respondent may return a premium that is less than the pro rata unearned premium. This action was based on allegations of refunding an insurance policy at less than pro rata without having given separate written notice. March 2000

Montgomery Ward Life Ins. Co.

P. O. Box 5033, North Suburban, IL 60197

Paid a forfeiture of \$2,500 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to respond to the order issued, and accepting business from an unlisted agent. February 2000

Mony Life Ins. Co.

1740 Broadway at 55th St., New York, NY 10019

Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Mony Life Ins. Co. of America

1740 Broadway at 55th St., New York, NY 10019

Paid a forfeiture of \$1,000 and was ordered to provide the information requested within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Mt. Morris Mutual Ins. Co.

N1211 Cty. Rd. B, Coloma, WI 54930

Was ordered to pay a forfeiture of \$250 and was ordered to cease and desist from cancelling/nonrenewing policies at renewal by mailing notice to the policyholder less than 60 days prior to the renewal date. This action was based on

allegations of issuing an improper nonrenewal of an insurance policy. December 2000

National Auto Care Corp.

101 Green Meadows Dr. S., Westerville, OH 43081

Paid a forfeiture of \$500 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin unless and until they have obtained a limited certificate of authority to do a warranty business. This action was based on allegations of doing warranty business insurance without proper authority. August 2000

National Farmers Union Life Ins. Co.

P. O. Box 13487, Kansas City, MO 64199

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

National Farmers Union Property & Casualty Co.

11900 E. Cornell Ave., Aurora, CO 80014-3194

Paid a forfeiture of \$500 and was ordered to provide proper notice of cancellation when terminating a worker's compensation policy for nonpayment of premium. This action was based on allegations of issuing an improper cancellation of an insurance policy for nonpayment of premium. February 2000

National Ins. Underwriters

13403 Northwest Freeway, Houston, TX 77040

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

National Union Fire Ins. Co. of Pittsburgh

1750 CNG Tower, Pittsburgh, PA 15222

Paid a forfeiture of \$15,000 and was ordered to provide the information requested by the Commissioner within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

Nationwide Life and Annuity Ins. Co.

1 Nationwide Plz., Columbus, OH 43215

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

Nationwide Life Ins. Co.

One Nationwide Plaza, Columbus, OH 43215

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

Nationwide Life Ins. Co.

1 Nationwide Plz., Columbus, OH 43215

Paid a forfeiture of \$1,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

Network Health Plan of WI, Inc.

P. O. Box 8007, Menasha, WI 54952

Paid a forfeiture of \$5,000. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. March 2000

New England Life Ins. Co.

501 Boylston St., Boston, MA 02117

Paid a forfeiture of \$1,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2000

New England Life Ins. Co.

501 Boylston St., Boston, MA 02117

Paid a forfeiture of \$2,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

NN Ins. Co.

10370 Richmond Ave., Houston, TX 77042

Paid a forfeiture of \$16,000 and was ordered to submit rate filing related to negotiation of agents' commissions and pay dividends to certain Wisconsin insureds who should have received them. This action was based on allegations of failing to comply with previous examination orders. March 2000

Nobel Ins. Co.

8001 LBJ Fwy., Ste. 300, Dallas, TX 75251

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. December 2000

NORCAL Mutual Ins. Co.

560 Davis St., 2nd Fl., San Francisco, CA 94111

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

North American Co. for Life and Health Ins.

222 S. Riverside Plz., Chicago, IL 60606

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations

of failing to respond promptly to inquiries from OCI. October 2000

North American Lumber Ins. Co.

P. O. Box 9165, Farmington, MA 01701

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

North Central Health Protection Plan

2000 Westwood Dr., Wausau, WI 54402

Paid a forfeiture of \$2,000. This action was based on allegations of failing to comply with a previous examination order. August 2000

Ohio Security Ins. Co.

160 N. Third St., Hamilton, OH 45026

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2000

Old Line Life Ins. Co. of America, The

P. O. Box 401, Milwaukee, WI 53201

Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2000

Old Republic Life Ins. Co.

307 N. Michigan Ave., Chicago, IL 60601

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Old Republic National Title Ins. Co.

400 Second Ave. S., Minneapolis, MN 55401

Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from agents who are not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. September 2000

Pacific Specialty Ins. Co.

3601 Haven Ave., Menlo Park, CA 94025

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Pan American Life Ins. Co.

P. O. Box 60219, New Orleans, LA 70160

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Permanent General Assur. Corp.
P. O. Box 305054, Nashville, TN 37230
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Petroleum Casualty Co.
P. O. Box 3342, Houston, TX 77253
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

PHL Variable Ins. Co.
1 American Row, Hartford, CT 06115
Paid a forfeiture of \$1,000 and was ordered to provide the requested information within ten days of receipt of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2000

Physicians Mutual Ins. Co.
2600 Dodge St., P. O. Box 3313, Omaha, NE 68131
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. August 2000

Pierce National Life Ins. Co.
10 Glenlake Pky. NE, Ste. 500, Atlanta, GA 30328
Paid a forfeiture of \$250. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Prime One Home Warranty Co.
6000 Gisholt Dr., Ste. 106, Madison, WI 53716
Was ordered to cease and desist from the writing of new business and the renewal of existing business. This action was based on allegations of not having the financial condition to comply with Wisconsin Administrative Code. October 2000

Prime One Home Warranty Co.
6000 Gisholt Dr., Ste. 106, Madison, WI 53716
Was ordered to segregate all assets and obtain OCI approval before disbursing any assets. This action was based on allegations of ceasing warranty business. November 2000

Private Residential Mortgage Ins. Corp.
P. O. Box 177800, Raleigh, NC 27619
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Professional Liability Ins. Co. of America
2 Park Ave., New York, NY 10016
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Protective DentalCare, Inc.
P. O. Box 2606, Birmingham, AL 35202
Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date. July 2000

Protective Life Ins. Co.
2801 Hwy. 280 S., P. O. Box 2606, Birmingham, AL 35223
Paid a forfeiture of \$1,000 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

Prudential Property & Casualty Ins. Co.
23 Main St., Holmdel, NJ 07733
Paid a forfeiture of \$3,000 and was ordered to cease and desist from nonrenewing insurance policies with less than a 60-day notice. This action was based on allegations of issuing an improper nonrenewal of an insurance policy with less than 60 days notice and violation of a previous order. March 2000

Prudential Property & Casualty Ins. Co.
23 Main St., Holmdel, NJ 07733
Paid a forfeiture of \$2,000 and was ordered to cease and desist from the improper nonrenewal of policies by giving less than the required notice. This action was based on allegations of improperly issuing a nonrenewal of an insurance policy. January 2000

PXRE Reinsurance Co.
399 Thornall St., 14th Fl., Edison, NJ 08837
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Quality Care Chiropractic Ins.
P. O. Box 594, Hartland, WI 53029
Paid a forfeiture of \$1,500 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2000

Reassure America Life Ins. Co.

300 E. State St., Jacksonville, IL 62650

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

ReliaStar Life Ins. Co. of New York

P. O. Box 9004, Woodbury, NY 11797

Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date. July 2000

Republic Indemnity Co. of America

15821 Ventura Blvd., Ste. 370, Encino, CA 91436

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Republic Indemnity Co. of CA

15821 Ventura Blvd., Ste. 370, Encino, CA 91436

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Safeco Ins. Co. of America

Safeco Plz., Seattle, WA 98185

Paid a forfeiture of \$500 and was ordered to cease and desist from further violation of s. 631.36, Wis. Stat. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. April 2000

Sage Life Assur. of America, Inc.

300 Atlantic St., Ste. 302, Stamford, CT 06901

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

SECURA Ins., A Mutual Co.

2401 S. Memorial Dr., Appleton, WI 54915

Was ordered to conduct final audits on worker's compensation insurance policies in accordance with the approved rating plans. This action was based on allegations of violating Wisconsin Worker's Compensation Minimum Premium Rule. April 2000

Selective Ins. Co. of America

8415 Pulsar Pl., Columbus, OH 45240

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

Selective Ins. Co. of SC

8415 Pulsar Pl., Columbus, OH 45240

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

Selective Ins. Co. of the Southeast

8415 Pulsar Pl., Columbus, OH 45240

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

Seneca Sigel Mutual Ins. Co.

P. O. Box 27, Vesper, WI 54489

Was ordered to cease and desist from counting the day of mailing as day one in fulfilling the 60-day notice requirement of nonrenewal of insurance policies in s. 631.36 (4), Wis. Stat. This action was based on allegations of counting the day of mailing as day one. On one occasion Respondent mailed a notice of nonrenewal 59 days prior to the nonrenewal date rather than 60 days as required by s. 631.36 (4), Wis. Stat. January 2000

Service and Business Workers of America

11300 US Hwy. 1, Ste. 300, North Palm Beach, FL 33408

Agreed to cease and desist from operating an unauthorized insurer, to pay all incurred liabilities of Wisconsin members, and to protect Wisconsin members of SBWA. This action was based on allegations of doing unauthorized insurance business. November 2000

Service and Business Workers of America Local 125 (SWBA)

11300 U. S. Hwy 1, Ste. 300, North Palm Beach, FL 33408

Was ordered to cease and desist from operating an insurance business in Wisconsin without a certificate of authority. This action was based on allegations of doing an insurance business without proper authority. August 2000

State Farm Fire and Casualty Co.

8500 State Farm Way, Woodbury, MN 55125

Paid a forfeiture of \$500 and was ordered to provide the information requested within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2000

State Farm General Ins. Co.

8500 State Farm Way, Woodbury, MN 55125

Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2000

State Farm Life and Accident Assurance Co.
8500 State Farm Way, Woodbury, MN 55125
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2000

State Farm Mutual Automobile Ins. Co.
8500 State Farm Way, Woodbury, MN 55125
Paid a forfeiture of \$500 and was ordered to provide the information requested within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2000

State National Specialty Ins. Co.
8200 Anderson Blvd., Fort Worth, TX 76120
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Superior Ins. Co.
P. O. Box 530009, Atlanta, GA 30348
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Swiss Re Life and Health America Inc.
175 King St., Armonk, NY 10504
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Texas Life Ins. Co.
900 Washington Ave., Waco, TX 76701
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. August 2000

Ticor Title Ins. Co.
171 N. Clark St., Chicago, IL 60601
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Traders & General Ins. Co.
1 Beacon St., Boston, MA 02108
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Transamerica Life Ins. & Annuity Co.
P. O. Box 2101, Los Angeles, CA 90051
Paid a forfeiture of \$2,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond promptly to an order issued. January 2000

Travelers Ins. Co., The
1 Tower Sq., Hartford, CT 06183
Paid a forfeiture of \$500. This action was based on allegations of issuing an improper cancellation of an insurance policy. February 2000

Travelers Ins. Co., The
1 Tower Sq. 4CR, Hartford, CT 06183
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days of the date of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Travelers Ins. Co., The
1 Tower Sq., 4CR, Hartford, CT 06183
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. July 2000

Tri State Ins. Co. of MN
1 Roundwind Rd., Luverne, MN 56156
Was ordered to cease and desist from improperly nonrenewing policies due to failure to timely pay the renewal fee unless proper notice is given. This action was based on allegations of issuing an improper cancellation or nonrenewal of an insurance policy. February 2000

Trustmark Ins. Co.
400 N. Field Dr., Lake Forest, IL 60045
Paid a forfeiture of \$500 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2000

Trustmark Ins. Co.
400 N. Field Dr., Lake Forest, IL 60045
Paid a forfeiture of \$1,000 and was ordered to provide the information requested within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

Ultimate Warranty Corporation

21360 Center Ridge Rd., Ste. 401S, Rocky River, OH 44116
Paid a forfeiture of \$1,080 and was ordered to cease and desist from using vehicle service contracts in Wisconsin unless and until it obtains a limited certificate of authority to solicit warranty business. This action was based on allegations of doing warranty business insurance without proper authority. August 2000

United Family Life Ins. Co.

10 Glenlake Pky. NE, Ste. 500, Atlanta, GA 30328
Paid a forfeiture of \$250. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

United Fidelity Life Ins. Co.

P. O. Box 13487, Kansas City, MO 64199
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

UNUM Life Ins. Co. of America

2211 Congress St., Portland, ME 04122
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

US Alliance Incorporated

2000 L St. NE, Washington, DC 20036
Was ordered to cease and desist from operating an insurance business in Wisconsin without a certificate of authority. This action was based on allegations of doing an insurance business without proper authority and failure to respond to inquiries from the Commissioner. April 2000

US Specialty Ins. Co.

13403 Northwest Freeway, Houston, TX 77040
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

USG Annuity and Life Co.

P. O. Box 1635, Des Moines, IA 50306
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Valley Health Plan, Inc.

2270 EastRidge Center, Eau Claire, WI 54702
Paid a forfeiture of \$2,500. This action was based on allegations of failing to comply with a previous examination order. September 2000

Verex Assurance, Inc.

6601 Six Forks Rd., Raleigh, NC 27615
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Virginia Ins. Reciprocal, The

P. O. Box 85058, Richmond, VA 23261
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Vision Service Plan Ins. Co.

3333 Quality Dr., Rancho Cordova, CA 95670
Paid a forfeiture of \$1,000 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2000

W. J. Jones Administrative Services, Inc.

1979 Marcus Ave., Ste. C101, Lake Success, NY 11042
Was ordered to cease and desist from doing business as an employee benefit plan administrator in Wisconsin and has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to a request for information. February 2000

West American Ins. Co.

136 N. Third St., Hamilton, OH 45026
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2000

Western Diversified Casualty Ins. Co.

P. O. Box 770, Deerfield, IL 60015
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Western Indemnity Ins. Co.

820 Gessner, Ste. 1200, Houston, TX 77024
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Wisconsin American Mutual Ins. Co.

P. O. Box 1438, Fond du Lac, WI 54935
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

XI Specialty Ins. Co.

1450 E. American Ln., 20th Fl., Schaumburg, IL 60173

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Yasuda Fire and Marine Ins. Co. of America, The

2 World Financial Ctr., 225 Liberty St., Fl. 43

New York, NY 10281

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Zurich Life Ins. Co. of America

1 Kemper Dr., Long Grove, IL 60049

Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2000